

Table A.42
Commercial Banks¹: Direction of Lending

Loans by Sectors	As at end			
	2002		2003	
	RM million	% share	RM million	% share
Agriculture, hunting, forestry and fishing	10,278.1	3.0	9,292.4	2.6
Mining and quarrying	835.1	0.3	942.1	0.3
Manufacturing	56,750.3	16.8	56,666.8	15.9
Electricity, gas and water supply	5,985.7	1.8	4,630.5	1.3
Wholesale and retail trade, restaurants and hotels	32,892.1	9.7	34,878.6	9.8
<i>Wholesale trade</i>	19,351.1	5.7	20,472.9	5.8
<i>Retail trade</i>	9,868.3	2.9	10,448.7	2.9
<i>Restaurants and hotels</i>	3,672.7	1.1	3,957.0	1.1
Broad property sector	144,345.1	42.7	160,346.9	45.0
<i>Construction</i>	24,189.9	7.2	22,453.8	6.3
<i>Purchase of residential property</i>	86,246.4	25.5	101,829.3	28.6
<i>Purchase of non-residential property</i>	22,551.3	6.7	24,240.1	6.8
<i>Real estate</i>	11,357.5	3.4	11,823.7	3.3
Transport, storage and communication	7,608.2	2.3	8,233.1	2.3
Financial, insurance and business services	27,524.0	8.1	27,296.2	7.7
<i>Financial services</i>	19,830.7	5.9	19,990.1	5.6
<i>Insurance</i>	588.4	0.2	192.1	0.1
<i>Business services</i>	7,104.9	2.1	7,113.9	2.0
Consumption credit	23,436.5	6.9	25,627.6	7.2
<i>Personal uses</i>	13,541.7	4.0	14,188.3	4.0
<i>Credit cards</i>	8,990.2	2.7	10,577.6	3.0
<i>Purchase of consumer durables</i>	368.5	0.1	351.5	0.1
<i>Purchase of passenger cars</i>	536.0	0.2	510.1	0.1
Purchase of securities	15,707.8	4.6	14,546.8	4.1
Purchase of transport vehicles	465.5	0.1	726.4	0.2
Community, social and personal services	4,552.2	1.4	3,807.7	1.1
Others	7,860.9	2.3	9,014.0	2.5
Total loans outstanding²	338,241.5	100.0	356,009.1	100.0

¹ Including Islamic banks

² Including loans sold to Cagamas

Note: Numbers may not necessarily add up due to rounding

